

Medical Assistance for Medicare Beneficiaries

If a person's income and/or resources are over the limit for full Medicaid coverage **and** the person is eligible for Medicare, the person may be eligible for a Medicare Savings Program (MSP). Under a MSP, Medicaid covers some of the out-of-pocket costs of the person's Medicare Part B coverage. There are three levels of MSPs: Qualified Medicare Beneficiaries (QMB), Special Low Income Medicare Beneficiaries (SLMB), and Qualified Individuals (QI). The person's countable income determines which MSP the person can be covered under. A person may be eligible for coverage under the MSPs if the person has countable resources of no greater than the resource limit for 2015 (\$7,280 for an individual or \$10,930 for a married couple who live together), and the person's income is within the MSP income limits. The income limits for each MSP are below:

QMB Income Limits effective January 22, 2015 (income no higher than 100% of the Federal Poverty Level [FPL]) – Medicaid pays Medicare Part B premiums, copayments, and deductibles.

Family Unit Size	Annual	Monthly
1	\$11,770	\$ 981
2	15,930	1,328

SLMB Income Limits effective January 22, 2015 (income less than 120% of the FPL) – Medicaid pays Medicare Part B premiums.

Family Unit	Annual	Monthly
1	\$14,124	\$1,177
2	19,116	1,593

QI Income Limits effective January 22, 2015 (income less than 135% of the FPL) – Medicaid pays Medicare Part B premiums. Medicaid coverage for this covered group is not an individual entitlement, which means that when the state runs out of money for this covered group, no additional eligible individuals in this covered group will receive Medicaid benefits.

Family Unit Size	Annual	Monthly
1	\$15,890	\$1,325
2	21,506	1,793

Extra Help with Medicare Part D Prescription Drug Coverage

All people who are enrolled in one of the MSPs also will automatically receive help with the cost of Medicare Part D Prescription Drug coverage through the **Extra Help Low-income Subsidy**. Extra Help is offered by the Social Security Administration and covers many of the out-of-pocket costs of Medicare Part D.

Extra Help is also available to some Medicare beneficiaries whose income and/or resources are over the limits listed above for the MSPs.

- [More information about Extra Help.](#)